

Information to identify the case:

Debtor 1	Michael Polk	Social Security number or ITIN	xxx-xx-6857
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27513-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Polk

6/28/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Polk
Debtor

Case No. 17-27513-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 28, 2023

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Polk, 809 Walnut Street, Camden, NJ 08103-2522
cr	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517086106	+ Brian G. Howell, Esq., PO BOX 679, Hammonton, NJ 08037-0679
517035461	+ Caroline Allen-Polk, 5 Kim Lane, Sicklerville, NJ 08081-2203
517035462	+ Caroline Allen-Polk, c/o Camden County Probation Department, 5 Executive Campus, Ste 200, Route 70, Po Box 8107, Cherry Hill, NJ 08002-0107
517035473	+ The Bank of New York Mellon, c/o Frenkel Lambert Weiss Wisman & Gordo, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517712932	+ The Bank of New York Mellon as Trustee for Mortgag, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518164789	+ The Bank of New York Mellon, et al, c/o Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014-1345
517086112	+ The Children's Hospital of Philadelphia, Physician Billing - PB Chop, PO BOX 788017, Philadelphia, PA 19178-8017
517109083	+ WELLS FARGO BANK, NA, et al, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517130687	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, Shapiro and DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 28 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 28 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517086104	EDI: CINGMIDLAND.COM	Jun 29 2023 00:46:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
517086105	^ MEBN	Jun 28 2023 20:50:58	AtlantiCare Regional Med Center, c/o Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517035463	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 28 2023 20:56:00	Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071
517035464	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 28 2023 20:55:00	Credit Acceptance, PO BOX 513, Southfield, MI 48037-0513
517035465	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 28 2023 20:55:00	Credit Acceptance Corp, 25505 W 12 Mile Road, Southfield, MI 48034-8316
517086108	EDI: DIRECTV.COM	Jun 29 2023 00:46:00	Direct TV, PO Box 11732, Newark, NJ 07101
517086107	EDI: WFNNB.COM	Jun 29 2023 00:43:00	David's Bridal, PO Box 659707, San Antonio, TX 78265-9707
517035466	+ Email/Text: bankruptcynotices@cbecompanies.com		

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		Jun 28 2023 20:56:00	Directv, c/o CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
517235413	+ EDI: AIS.COM	Jun 29 2023 00:46:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517035467	+ EDI: PHINAMERI.COM	Jun 29 2023 00:43:00	GM Financial, PO BOX 181145, Arlington, TX 76096-1145
517035468	EDI: IRS.COM	Jun 29 2023 00:43:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517108774	+ Email/Text: gbechakas@outlook.com	Jun 28 2023 20:55:00	Intercoastal Financial, LLC, 7954 Transit Rd, #144, Williamsville, NY 14221-4117
517086109	+ Email/Text: EBNBKNOT@ford.com	Jun 28 2023 20:56:00	Kia Financial, PO Box 20825, Fountain Valley, CA 92728-0825
517086110	+ EDI: PHINGENESIS	Jun 29 2023 00:46:00	Mastercard Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
517086111	+ EDI: MAXMSAIDV	Jun 29 2023 00:43:00	Navient - Dept of Ed Loan Servicing, PO BOX 740351, Atlanta, GA 30374-0351
517134382	EDI: AGFINANCE.COM	Jun 29 2023 00:43:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517035469	+ EDI: AGFINANCE.COM	Jun 29 2023 00:43:00	OneMain, PO BOX 1010, Evansville, IN 47706-1010
517035470	+ EDI: AGFINANCE.COM	Jun 29 2023 00:43:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
517035472	+ EDI: CONVERGENT.COM	Jun 29 2023 00:46:00	PSE&G, c/o Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
517035471	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 28 2023 20:55:00	Progressive, c/o Caine & Weiner, PO BOX 5010, Woodland Hills, CA 91365-5010
517611545	+ Email/Text: RASEBN@raslg.com	Jun 28 2023 20:55:00	The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517160922	+ EDI: AIS.COM	Jun 29 2023 00:46:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517035474	EDI: WFFC.COM	Jun 29 2023 00:46:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
517142180	+ EDI: WFFC2	Jun 29 2023 00:43:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517138232	+ EDI: WFFC2	Jun 29 2023 00:43:00	Wells Fargo Bank, National Association, Successor, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517284990	Email/PDF: bncnotices@becket-lee.com	Jun 28 2023 20:59:28	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517284991	Email/PDF: bncnotices@becket-lee.com	Jun 28 2023 20:58:44	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Recip ID	Bypass Reason	Name and Address
cr	*+	The Bank of New York Mellon, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	*+	The Bank of New York Mellon, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517035460	##+	Bank of New York Mellon, c/o Kristina Murtha, Esq., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon as Trustee for Mortgage Equity Conversion Asset Trust 2010-1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon As Co-Trustee for Mortgage Equity Conversion Asset Trust 2010-1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2002-2 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Michael Polk mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon as Trustee for Mortgage Equity Conversion Asset Trust 2010-1 kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor The Bank of New York Mellon kbuttery@moodklaw.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2002-2 nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11